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Hon. Commissioner of Patents and Trademarks  
Washington, DC 20231

Sir:

Transmitted for filing is the **NON-PROVISIONAL** Application of

**Docket No. : EPC-8C**

Inventor: BERTRAM V. BURKE

Title: AN IMPROVED METHOD AND SYSTEM TO CREATE AND DISTRIBUTE EXCESS  
FUNDS FROM CONSUMER SPENDING TRANSACTIONS

Enclosed are:

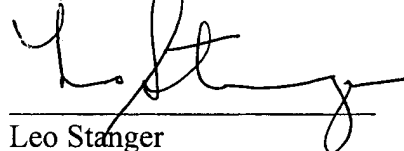
23 sheet(s) of drawings.

33 pages of specification including claims and abstract.

Please file this **NON-PROVISIONAL** application.

Please send all correspondence to: Leo Stanger, PO Box 1455, 382 Springfield Avenue,  
Summit, New Jersey 07901.

Respectfully submitted,



Leo Stanger  
Reg. No. 19,188

PTO

PO Box 1455  
382 Springfield Avenue  
Summit, NJ 07901  
908-277-8588